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Experts®

Expert Advice®...News & Views



**CASH
4 CALLS**
See page 14 for details

Red Deer Edition

www.theexperts.ca

September 2015



**my son
wants a
steak!**
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CUSTOMER SERVICE IS OUR #1 PRIORITY

CLARITY AUTO GLASS

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**Preventative
Maintenance**

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of Excellent
Service

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Differently.**

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**TEAM
PC**

**Premier
Fiddles While
Alberta Jobs
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GROHE

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“ We have been advertising with Ask The Experts for the past 15 months. The professionalism and customer service we have received is the best we have experienced in all of our years of advertising. The idea of not just advertising, but giving readers the knowledge to make an informed decision is what has appealed to us. ”

Judy Martens
(Owner of Clarity Auto Glass, Red Deer)

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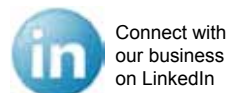
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The Full Story

Consumers are most comforted by dealing with one of the big Canadian banks and we're not sure why. Perhaps it's because they believe the money comes from a different source. In fact, the money that mortgages togo.ca secures for mortgages comes from banks, trust companies, and some of the largest mortgage corporations in Canada.

Let's go over some terms and some extremely misleading advertising by the banks.

IRD: Interest Rate Differential. Banks have posted rates and discounted rates. Here's why they have posted rates. If you obtain a bank mortgage at 3.59% and the posted rate on that same mortgage is 5.99% you pay the difference if you want out of the mortgage. Could be \$50,000 or much more forcing you to stay with the bank. That's an Interest Rate Differential. Most bank employees have never heard of it.

Re-advance clause. All bank mortgages now have a re-advance clause authorizing the bank to register, on title, 100% to 125% of your home value. Even if you have a \$150,000 mortgage on a \$300,000 home the bank will register \$300,000 or more. Going forward you cannot borrow money on your home without your bank's permission. By controlling your home the bank controls you.

Term and amortization: The banks are advertising that you can own your home sooner suggesting that the term of the mortgage matches the amortization period and that is simply untrue. You may have a 25 year amortization and theoretically if the interest rate never changed your mortgage would be paid off in 25 years. The truth is the term of the mortgage is most likely 5 years and will, most likely, reset every 5 years which, in effect, will lengthen the time it takes to pay off your home unless you make additional monthly payments or annual lump sum payments.

Mortgage Specialists: This is a person that works exclusively for the bank and sells only that bank's products. This person is not licensed to broker mortgages in any province. This person's knowledge is limited to the interest of the bank. This person is a bank employee and the furthest thing from independent.

The banks are releasing many 'Mortgage Specialists' on an unsuspecting public. The banks are also attempting to control the mortgage market with their re-advance clause and their IRD helping to explain why each big bank makes about 1.4 billion dollars every 3 months. Still, it's not enough they want more money and full control of the consumer. Look no further than Saturday and Sunday openings. They only close Christmas day because there would be little traffic in their branches.

Sincerely,

Kymberly Izzard
Mortgage Broker



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Ask The
Experts

Letter from the Publisher

Kevin Panko, Group Publisher and CEO

Hello Everyone,

As the summer comes to an end, we find ourselves getting back into routine again. September is finally here, which means one thing: Back To School, the time of year that every parent is excited for. Here at **The Experts**® we understand just how important education is for everyone. Without this education and knowledge we would not have the sophisticated **Experts**® we do today. Each specializing in their own category of expertise. Whether it be fitness, pets, or real estate each **Expert**® adds their own touch to our publication. They are here to help you and provide **Expert Advice**® whenever needed. If you ever have any questions you would like to **Ask The Experts**® please contact us at questions@theexperts.ca or visit our website theexperts.ca and go to the "Contact Us" tab, also be sure to like our Facebook page! We hope everyone had a great, fun filled summer and we look forward to hearing from you. If you would like to position yourself as an **Expert**® in one of our 10 publications be sure to give us a call! 1-888-811-2447. Thank you for your support and feedback. Have a safe September and we'll see you next month!

God Bless


Kevin Panko
Acts 2:38

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Ask The
Experts

on Pastoral Guidance
and Motivation

Matt Maddix

MY SON WANTS A STEAK

Last week my son Caleb and I were eating at a restaurant getting ready to order lunch. He boldly looked at me and told me that he wanted to order steak, when I asked him what he wanted to eat. He never hesitated until a mutual friend said, "Steak?" Caleb looked at me and said, "Is it ok dad?"

There are a few lessons that we can learn from this situation and I'd like to share them with you in this article:

1. Order what you want!

Life is only going to give you what you clearly want and are willing to boldly ask for. Too many people continue to go in circles with their life because they don't slow down long enough to get clear about what they wanted. If you want something, put it out there and do it with boldness. Life is too short to spend one day missing out on the things that you really want. I encourage you to cut yourself loose and start getting what you want out of life.

2. Don't apologize for what you want!

The tone of voice in our friend saying, "STEAK" rattled Caleb's confidence a little, and that is why he looked at me with hesitation and asked if it was ok to get Steak. It was a major teaching moment for me to share a principle with my

son. As a dad, I'm always quick to grab teachable moments when they appear. The lesson will be shared in point number three.

3. You are WORTH what you want!

When Caleb asked me if it was ok, I looked at him with clear confidence and abundantly said, "ABSOLUTLEY!" Then said, "Caleb, you are always welcome to order what you want and are WORTH eating a steak if you want Steak. Don't worry about the price when you are with your daddy!"

This is one of the reasons that people never get what they want. They want it, but don't believe that they are worthy to have what they truly want.



4. Pay for what you want!

Of course it was the most expensive thing on the menu, but that didn't matter for many reasons. One of the reasons

is that I have an "abundance" mentality, and believe that God wants us to enjoy life and actually blesses more when we are willing to go get it. However, there is always a price to pay when you want more. Don't ever hesitate when it comes to the price you must pay when pursuing the life of your dreams. If you want a quality marriage, family, business and life, you are going to have to pay a higher price to get it. You will have to invest more time, energy and money to get it. Pay for it friends! You got this!

5. Enjoy what you want!

For whatever reason, Caleb kept commenting that it was the best steak that he ever had in his life. I'm of the opinion that if we are going to get what we want and pay for what we want, then we should enjoy it without guilt or second thoughts. God wants you happy! It's ok to enjoy the blessings of God! Enjoy your family, friends and all the blessings that God has given you. Go on a vacation and ENJOY it. Build your dream house and ENJOY it! Life is too short to feel guilty about happiness and God's blessings!

Thank you for reading my friends. Go get a nice steak and don't think twice about getting what you want out of life!



Matt Maddix

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Ask The Experts®
on Alberta Legislature

Ric McIver

Premier Fiddles While Alberta Jobs Burn

The NDP government has chosen to call a by-election at the same time as a federal election is in full swing. The vote is on September 3 – the day before the last long weekend of summer. Premier's strategy is clearly to have a low voter turnout in hopes of making a good showing while possibly losing.

Whose interest does this serve? In the spring session of the Legislature, the NDP outlawed corporate and union donations, but did not make it illegal for unions to pay people to campaign full time for the NDP on the union's dime. The NDP has given itself a two-for-one deal on paid campaigners, able to campaign for the federal and Alberta NDP while Alberta's critical and real interests – jobs and the economy – wait until after the federal election.

Meanwhile Alberta Employment Insurance (EI) applications are skyrocketing, and the NDP government's response to these job losses – and Alberta families – is to switch to a "low-carbon, information-based economy." The NDP government seems willing to sacrifice your job and your kids' future in hopes of becoming Silicon Valley north. There is no way of knowing if this can work or how many decades it will take. Our PC team will not sit silently by while this happens.

Please join us in calling for the NDP government to save jobs by giving industry stability on royalties, regulations, and rules and by rolling back the corporate tax increase which has already caused jobs to be exported out of Alberta. PC MLAs will keep fighting to save your jobs by maintaining the legislative framework that has given Alberta high wages, high living standards, low unemployment and an abundance of opportunities for our young people for decades. With your help we may be able to make a positive difference. Please join us in this important effort. Your own job may depend upon it.

For more information on our efforts and how you can help, please go to <http://mypcmla.grouplinks.ca/default.cfm>



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Ask The Experts®
on Dentistry

Dr. Chabaylo

We as dentists have as a cornerstone a basic tenet; prevention. Yes boring I know but why?? Dental disease is progressive! So if you wait until YOU know there is a problem, guess what.....the problem is likely major and that is my experience.

I am probably a little different from you in that I take maintenance recommendations with a grain of salt. If I could use the automobile analogy, I certainly don't follow the 'manufacturer's recommended maintenance schedule', rather using my own version of a repair schedule. I take my truck in for regular fluid and filter changes using the built in

monitor as my guide. I figure those professional truck jockeys can spot something before I will because they have more training and knowledge than I do, and I take their recommendations seriously, but under advisement. I am lucky on many accounts as fiddling with cars and trucks is one of my hobbies, and I have many friends with the same interest, so I feel comfortable with making maintenance and repair decisions different from what is 'recommended'. But it is all information isn't it? If on your next oil change say at a different location, the same issue was spotted, you may be more motivated to spend money on a repair. Because mechanical things like vehicles in this



example, are not different from our bodies. Issues rarely get better with time, but definitely get worse, translate more expensive and final.

So if I can tie this together, my life as a dental professional would be fairly mundane if everyone followed just a minimum of preventative maintenance. I don't care if I see my patients every year, or every two or three years as long as they are seeing somebody like a dental hygienist on a yearly basis, who as a trained professional auxiliary, can give patients at least an indication of early problems. As above, information is the key. What you do with that information may mean the dif-

ference between a simple procedure in my chair versus a more serious and expensive alternative. Remember we only get one set of teeth and we haven't learned to grow new ones just yet.

If you have any questions, please call us at 403-347-8855 or visit our website at www.52ndental.ca.



Dr. Chabaylo



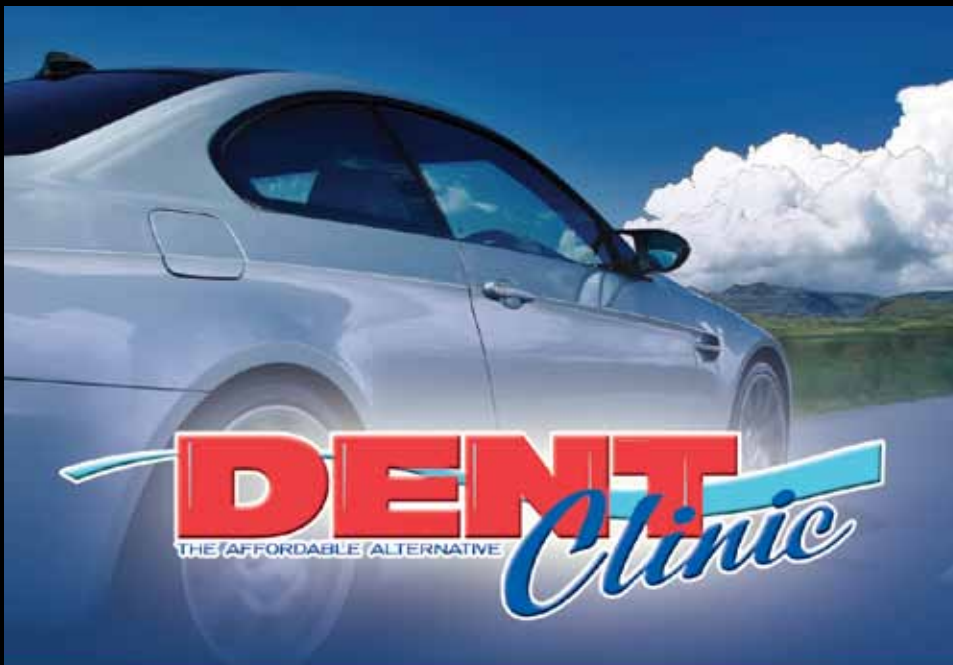
Dr. Nenkov

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AT DENT CLINIC WE FOLLOW THESE STEPS: FOR A COMPLETE PDR ESTIMATE

1. Count the number of dents on each panel.

A clean vehicle and proper lighting can reduce the error rate by up to 50%
Check for aluminium and composite (polymer) panels - use a small magnet
An accurate dent count greatly reduces claim revisions
Size matters, dents larger than "loonie" size cost 3-5x more than regular dents

2. Identify damaged door mouldings, appliques and roof mouldings.

3. Include time to remove and replace mouldings, headliner at standard labour rates.

4. Note: Panel access fee covers general vehicle access, shop materials, etc.

5. SAVE THE HOOD - Reduces waste and overall repair time.

DENT Clinic can often repair damage without replacing protective plastic films (ex:3M).

6. Estimated average repair time is 2-4 days.



Hail Damage Did you know?

Hail Damage is a comprehensive claim and does NOT affect your insurance rates.

We don't fill hail damage with costly filler and paint – we get dents out, and preserve your vehicle's original finish. Your vehicle will look like it did before the storm!

Dent Repair

It's what we do best. During the process, our skilled technicians access the back of each panel. We use specialized, proprietary tools to massage out the dents.

- Dents can be removed in hours
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- More affordable than a body shop
- Environmentally friendly
- Service is guaranteed for the life of your vehicle



Ask The
Experts®
on Dent Repair

Paul Howard

Well, it happened. Once again, major hailstorms have swept through Central Alberta, some leaving massive amounts of damage behind.

Make sure to check with your insurance company on the options that are available to you for repairs to your vehicle. Depending on the severity of the damage, your repair may be able to be completed by a company such as ours using Paintless Dent Repair (PDR), it may require con-

ventional body shop repair, or it may have to be written off. Your insurance company **Experts®** will be able to provide that information to you.

If PDR is a viable option for your repairs, Dent Clinic can provide you and your insurance company with a **FREE** detailed repair estimate, arrange for a completion date, and handle all of the paperwork with them.

We're in our 20th year serving Red Deer's vehicle repair needs for hail, door dings, and minor dents. Drop in any time and we'll be happy to answer your questions! You can also call 403-340-3177 or visit our website at www.dentclinic.com.

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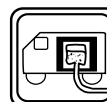
Experts®
on Carpet & Upholstery
Cleaning
Paolo Mancuso

How can I find a good carpet cleaner?

For some it is a better kept secret than how the caramel gets in the Caramilk, so here's the real truth about carpet cleaners in North America. Since there are no provincial/state standards or regulations in the cleaning industry, virtually all the cleaners learn their skill set at your expense. The cleaner only has to lease equipment, since buying is no longer a prerequisite for business, and the vendor will offer turn-key instruction on how to be a "professional cleaner." Additionally, some store-front organizations in Canada offer 1 or 2 day crash cleaning courses and then issue a "certificate of accreditation." Either way, there's no real guarantee of expertise or quality. However, at Mancuso's we have only fully apprenticed and professionally trained staff that received their 4000-plus hours in theory and supervised

practicum out of a fully modern cleaning plant. Expert instruction in the make-up and cleaning of textiles (carpets, area rugs and upholstery) is taught, and all staff are fully proficient in cleaning technologies before they represent our company in your home. So, your best bet is to look for cleaners who started their career training out of a full service cleaning plant.

Call 403-347-1845 or visit www.mancusocleaning.com for more information



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53RD ANNIVERSARY

SALE



Ask The Experts®
on Pools and Spas

Sheila Edmondson

FINDING THE BEST HOT TUB FOR YOU!

So much information, so little time. A hot tub is a large purchase, because quality and standard features are so varied, now more than ever doing some home work, asking the tough questions will get you the hot tub you expect from a dealership that will help you maintain it.

A quality hot tub should provide an ultimate massage with therapeutic jets, should be easy to maintain, have 24 hour circulation and be fully insulated. Price, although very important should not be the only deciding factor when you are purchasing a large dollar item like a hot tub.

Myths

Hot tubs which do not need chemicals - *EVERY hot tub requires chemicals.* The combination of hot water and bacteria introduced from our bodies creates the perfect environment for bacteria growth. **Are hot tubs hard to maintain** - **NO** - if you use the BioGuard easy to follow system. Take the guess work out of spa maintenance with experts advice and product. Today's spa manufacturers are making great strides in providing system like UV-C that decrease the amount of chemical required.

Icky Spa Water - **Just drain it** - Ever heard that before? Why would you spend your valuable free time (not to mention the cost) just draining your hot tub every month or so, technology and proper chemical use requires a maximum of 2 drains per year!

All hot tub manufacturers are the same - you can find hot tubs being sold in most major department stores, in parking lots and malls. Is the quality the same? *Definitely NOT!* Information about reputable hot tub brands are available on line - if the spa you are interested in has little or no information, that may be telling you something.

Facts

A reputable dealership will have carried a brand for many years, have service technicians on staff and be very knowledgeable about a hot tubs operation and maintenance. If a sales person cannot answer your questions, there is a reason.

Sun N Fun Pool & Spa has been in Red Deer since 1962. Family owned and operated, we provided our customers with the service they deserve and expect.

We have carried Sundance Spas for over 20 years - Sundance Spas are leaders in the industry. You'll notice the difference in the massage a Fluidix jet provides, designed with medical consultation for the ultimate in quality & massage. Sundance Spas; known as the Clean Spa - offer a patented MicroClean filtration system, providing you with up to 4x more filtration than traditional systems. Cleaner

Water means less work for you. Sundance Spas offer very few options - they build the hot tub, you pick the style and color and it's yours. **Every Sundance Spa purchase includes** - a cover, maintenance free exterior, rigid bond shell construction, the new Clear-Ray - UV-C system for minimal chemical use, 24 hour dedicated circulation pump, waterfall(s), LED lights, up to 5 years parts and labor warranty, delivery, set up, full spa orientation, starter water treatment package, initial chemical application, **FREE** professional water analysis **forever.**

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What The Heck Is That Fuzzy Stuff?

When it comes to recycling, nature wins top prize in this category as it's been doing this since the beginning of time and pretty much has this down to an art form. Nature recycles organic materials through the functions of microorganisms that digest organic materials into compounds that can be regenerated into living organisms once again. As efficient as this recycling process is, it does become a concern when it happens in an indoor environment. When this process occurs in an indoor environment, these microorganisms have the potential to cause harm to the occupants by introducing unpleasant odors, mycotoxins and allergens.

When a mold problem becomes visible, it's a good indication that there is also a moisture problem. Other factors can also contribute to the growth of mold but the introduction of water is the main catalyst as it's the one element that it needs to survive. Without water, mold will become dormant or die. The one thing about mold is that it can become very adaptable to its environment. Ultimately, it can improvise, adapt and overcome to any situation based on its current surroundings. The need to survive dictates this. Some other factors that can contribute to the growth of mold, but not limited to, are as follows:

Temperature - Molds that we come across in most water damaged structures are called mesophilic because they grow best at room temperature, however, as I said before, mold is very adaptable and can grow over a wide temperature range.

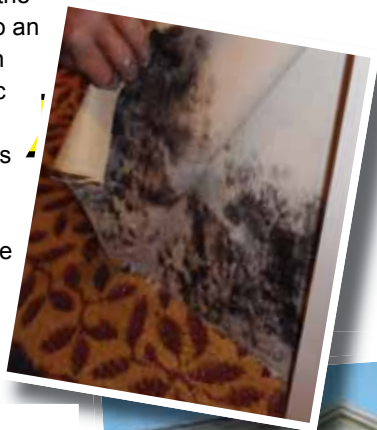
Light - A common misnomer is that mold will only grow in dark environments. Usually mold is more abundant in dark environments because there is frequently more moisture available. Many molds will actually begin dispersing their spores when exposed to light due to the reduced amount of moisture available to the mold.

pH - Most molds prefer a slightly acidic environment (slightly less than a pH of 7)

Food Source - Cellulose is a preferred nutrient for mold growth. Cellulose is the major component of paper, paperboard, and card stock and of textiles made from cotton, linen, and other plant fibers. Taking this into consideration pretty much reduces our homes, our offices, or any building, to one degree to another, to just a big smorgasbord for mold.

Water - I only bring this up again due to its highly influential impact regarding mold growth. Every species of mold requires a different amount of available moisture in order to grow. To put this into perspective, I'm not referring to situations where there's flooding. A persistent amount of high humidity could trigger mold growth and this is evident in houses that have been used as grow-ops.

Mold can pretty much grow on any surface that can support organic residue, dirt or soil i.e. a "bio-film". I have seen instances where mold was growing on a non-porous object like a mirror. The mold wasn't growing or feeding on the mirror per say, but on the layer of bio-film that was on the mirror. In the past, I have received calls from concerned homeowners who have said to me, "In my basement, I have a crack in the cement (be it the pad or foundation walls) and there's this white, fluffy stuff coming out of it and I think it's mold". This is a common mistake and what you're actually seeing is known as efflorescence, which is French and it means to "flower out". Efflorescence occurs when water infiltrates the block or the concrete and dissolves minerals. As water evaporates from the surface of the unit, the mineral deposits are left behind, thus efflorescence crystals can grow. Although efflorescence is generally a visual problem, if the efflorescence crystals grow inside the surface of the unit, it can cause spalling, which is when the surface peels, pops out or flakes off. The salt pushes from the inside out and can eventually cause crumbling and deterioration of the concrete.



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Ask The
Experts®
on Windshield Repair

Brian Martens

Most people do not think about a windshield when purchasing a new vehicle. If you are considering buying a "new style" vehicle on the market or one that changes have been updated too you may not realize that the cost of replacing that windshield could be quite pricey until there are more of that particular model on the roads. Also a vehicle with more options such as heads up display, rain sensor or heated wiper park can

increase the windshield cost considerably than those without. We would love to give you a quote on your windshield or on a vehicle that you are considering. This information can also be helpful if you are not sure whether glass insurance would be beneficial to you. Please call us at 403 341-6966 or use the online quote on our website.

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Kevin Panko, Group Publisher and CEO

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Ask The
Experts

Painless Posing..

Barb Henstridge

While teenagers across the world may adore shooting 'selfies,' many of us prefer to hide whenever a camera comes out. We are often most critical of ourselves, and this is true especially in photos. With a quick tip or two, we can take a bit of angst out of posing so that your smile will be an authentic one.

Don't turn your body squarely in front of the camera. We often know which side is our 'best side,' so position your body accordingly. Simply tilt your body at an angle and, if possible, bend your elbows so there is a bit of open space between your arm and your body. Photographers use this popular posing tip because they understand that creating pleasing portraits includes the ability to use body angles advantageously. Also, press your chin out forward just a bit. It may feel odd but it works!



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on Central Vacs, Blinds & More

Glenn Coffin

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Ask The Experts® on Mechanics

Jason Smith

Of course living in Fort McMurray we are subject to a unique mixture of rain and sun that produces the familiar mud and dust that provides its own set of challenges.

So along with reorganization, and the purge of the old to make room for the new - some preparation will help ensure that any driving plans go as smoothly as you envision them now.

- Read the owner's manual and follow the recommended service schedules. I know it is boring but it will provide a checklist for you so you do not miss anything important.

- Have hard starts, rough idling, stalling, etc. corrected before hot weather sets in.

- Flush and refill the cooling system (radiator) according to the service manual's recommendations. The level, condition, and concentration of the coolant should be checked periodically.

- The tightness and condition of belts, clamps, and hoses should be checked by a qualified auto technician.

- Have a marginally operating air conditioner system serviced by a qualified technician to reduce the likelihood of more costly repairs.

- Change the oil and oil filter as specified in

owner's manual. (Properly dispose of used oil.)

- Replace other filters (air, fuel, PCV, etc.) as recommended.

- Check the condition of tires, including the spare. Always check tire pressure when the tires are cold.

- Inspect all lights and bulbs; replace burned out bulbs.

- Replace worn wiper blades and keep plenty of washer solvent on hand to combat summer's dust and insects.

Remember that with the hard rains, mud and dust here in Fort McMurray the roads can be as slippery as any in winter and safe driving can be particularly challenging this time of year.

Follow these tips and enjoy your driving experience whether you are going across town or on that long road trip.

Road Trip Anyone?

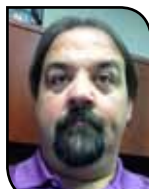


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Ask The Experts® on Kitchen & Bath Fixtures

Tony Sooley

GROHE- Love at first Touch

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Grohe has several style collections available in their lines based on Timeless, Authentic and Cosmopolitan. The Timeless collection features Concetto and Atrio and they have softer modern lines on their designs that are easy to clean. The Authentic collection includes the following lines, Kensington, Bridgeford and the Geneva. The inspiration for the faucet designs are from classic architecture. They will look at home in traditional interiors, and have a nostalgic feel to them. The Cosmopolitan collection includes the lines Eurosmart, Europlus, and Veris. These designs are modern, minimalist and feature geometric shapes. Visit our **Kitchen & Bath Classics Experts®** showroom to see our Grohe displays and our **Expert®** staff will assist you with choosing the right style to fit into your home.



Grohe focuses on technology and giving the best shower experience with each shower head they design. The Power and Soul shower head and hand shower option is a wonderful experience for a shower head. It offers four combinations of

functions all in one head, and allows you choose the shower experience to suit your mood. The Bokoma spray pattern is a favorite, offering a moving circular spray for a stimulating massage. A simple click button on the head allows you to switch up the experience.

Grohe allows you to customize your tub and shower experience with many valve choices. Some examples are pressure balanced and thermostatic valves. If your home is sharing the shower or tub and shower among several generations of family members, you can meet with our **Kitchen & Bath Experts®** and they will design a shower or tub and shower combination that works for young and older family members. Easy to use controls and adjustable hand showers

We invite you to visit our showroom to discuss with our Expert® staff how Riobel can complete your bathroom or kitchen.

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will give you the flexibility needed and when you discuss with our **Expert® Kitchen & Bath** consultants they will help you tour you around our showroom Grohe displays and assist in narrowing down your choices.

A Grohe Retro-fit system allows you to transform an existing shower into a luxurious shower experience, linking at the location where your shower arm would have connected to. It includes a Euphoria shower head and a hand shower on a slide bar. The water is concealed in the exposed piping, so that you do not have to open up the wall to install a new valve. Visit our **Kitchen & Bath** showrooms to choose which option would work best in your home.

Accessories such as paper holders, robe hooks, towel bars and towel rings help you to organize your bathroom and keep towels and facecloths in their place. There are styles and finishes to coordinate with each Grohe line.

Your kitchen faucet is one of the hardest working faucets in your home and Grohe kitchen faucets are made to deliver performance all day long, from breakfast to clean up after supper. It is good to consider what features you are looking for in a faucet and our **Kitchen & Bath Classics Experts®** can assist you in finding the perfect faucet for your needs. Some design choices available include a higher height gooseneck or lower profile faucets, and non pullout spouts in modern and transitional or traditional designs. It's important to choose a kitchen faucet that is going to last from the wear and tear of daily life in your family, so focus on quality and design which Grohe offers.

Come and visit our interactive showroom and our **Expert®** staff will assist you in finishing your bathroom and kitchen to create a beautiful and durable space for your family to enjoy for years to come.





Ask The Experts®
on Real Estate

Diann Pellerin, Broker • 780-715-8980

Choosing Your Contractor, Trade Professional or Handyperson Requires Due Diligence

The fall season can be the busiest time for home renovations, so it's often difficult to find an available and reputable contractor or tradesperson. However, homeowners should not compromise on the choice of the right person or crew to get the job done properly. When considering your project, determine what portions of the job require a contractor, a certified tradesperson or a handyperson. For example, an uncertified worker may be an ideal choice for basic construction and repairs in terms of availability, skill and cost. However, if your project involves structural, plumbing, electrical and/or HVAC

(heating, ventilation & air conditioning) work, you should probably defer to the expertise of skilled trade workers or a general contractor, even if they are scarcely available. They are likely the best way to be assured of the quality of the work and that it adheres to local building codes. Regardless of your choice, it's always wise to make sure that the help you hire is fully insured for liability, theft, etc., and checks out with an industry or business association (e.g. BBB). As well, all work should be guaranteed in writing, with penalties for unsatisfactory outcomes.

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Dan Sorensen

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TIRECRAFT

Ask The

Experts

on Tires

Ryan Kasal

perform adequately in all seasons. However, these tires will never perform better than tires designed for one season. With all season tires, manufacturers have traded off some wet weather grip in order to provide some mobility in the colder winter months. Winter tires will always be safer and offer better handling than all seasons in snowy, icy, cold and wet conditions.

It's important to understand tire manufacturers make their own safety and performance assessments, and those assessments and criteria are far from uniform amongst companies. Be sure to ask us at your local Tirecraft which manufacturer and model will be best for your vehicle and local climate – don't rely solely on online reviews. Our range of all season tires features options from Firestone, Hankook, Bridgestone, General Tire, Michelin, Toyo Tire, GT Radial, Goodyear, Yokohama, and more.

All Season Tires: Available Options

Since their introduction, all season tires have evolved into two classes to meet today's car and driver needs: passenger and touring tires. Passenger tires offer a smooth ride and long mileage for every day use. Touring tires provide a nice quiet ride, improved handling capabilities and prove popular amongst luxury car owners and driving enthusiasts.

Both passenger and touring tires come in a variety of sizes and speed ratings in order to fit the wide range of makes and models of vehicles that are available today. Within the options for passenger and touring tires, not all are made equal. There are premium and budget friendly options to choose from, and of course, many differences between them during the three seasons when they perform best.

All Season Tires: Safety and Efficiency

Statistics show that only 51% of Canadians have winter tires, leaving 49% trying to make their way through a Canadian winter with all season tires. Having all season tires might seem convenient, but in many circumstances manufacturers have had to make compromises in terms of handling and traction, and a tire designed for use in the warm weather will not perform as safely in a cold climate and vice versa. For example, when the temperature dips below 7°C degrees, the compound used in an all season tire gets stiffer which results in longer braking distances even in wet conditions.

With tires, you get what you pay for and, in general, more budget-friendly options aren't likely to wear and last as well as higher quality products. When you replace worn tires with new tires, you'll clearly notice a huge improvement with braking, handling, stopping, and wet traction. Similarly, once a tire has been driven on and wears down, you'll notice changes in how your vehicle handles and performs. This is the reason why having your tires rotated is fundamental to the longevity of your tires.

Safety can also be impacted by the sticker price differences between tires. Stopping distances can be cut

down substantially with premium product compared economy products, making it very important when you are purchasing tires to ask how they'll perform on your vehicle in 2, 3 or even 4 years. You'll also find that many tires offer varying degrees of fuel economy and with gas prices continually soaring, purchasing a higher quality tire can save you money at the pumps.

If you're not sure what to expect from the life of a tire or what your options are, come in to your local Tirecraft and to discuss your needs.

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Letter from the Publisher

Kevin Panko, Group Publisher and CEO

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Ask The
Experts®

on Specialty Pharmacy

Melanie Warren, RMT,MLD,TPT
Soft Goods Orthotics and Prosthetics Fitter

The people who work at Millerdale Pharmacy are truly **Experts®**. They are experienced in many modalities. Hold certificates as fitters in soft supports and soft good braces, specialty compression garments such as stockings and very special medical items such as breast prostheses. These caring and compassionate people not only deliver their experience seamlessly, they also lend their hearts to every individual who comes through the door.

As fitters we are touched each day by breast cancer. It evokes a truly indescribable emotion that is all encompassing. At first thought it is painful and overwhelming as I have lost loved ones dear to me to cancer. Though I need to say as tragic as it would seem I have felt many emotion related to this disease. Though I have experienced my own "lump" scare and removal, the experiences which I speak of are truly not my own.

I have been a Breast Prostheses fitter for 10 years. My Grandmother and Mother have been prostheses fitters for 35 years. Even my sisters have been a part of this family affair. There has been many tears shed in the debriefing of the days events at our dinner table for as long as I can remember.

My families business is Millerdale Pharmacy. Among the many interesting things we sell, we supply specialty medical supplies and post cancer care to the community. Many of the people who come in to our store are breast cancer survivors, sisters of survivors, mothers of survivors, husbands and friends of survivors. All uniquely touched by breast cancer. The testimonies that I find dearest to me, belong to each of these people.

The relationship that begins once the fitting room door closes takes many shapes, no pun intended. It definitely begins with trust because we become acquainted very quickly in a uniquely intimate way. After an introduction we get to the business of being measured up for a proper fitting prostheses bra. This is necessary to have a proper fitting prostheses. At some point during this soul baring situation the personal story unfolds. Every experience is different, often tearful and heart wrenching. Facing the possibility of loss, loss of life, loss of

spouse, loss of breast. Can you imagine waking up tomorrow to face any of these circumstances. Many women do and will again.

Consider looking at yourself in the mirror and thinking tomorrow I'm going to lose my arm. Though an arm is not like a breast. Arguably one might say an arm is needed and serves a distinct purpose.

Though many people view themselves and are judged by their femininity. Some would feel having two breasts makes a person whole. At some point through this journey a person realizes this is part of an unfortunate circumstance. Two breasts or none, this is not all that defines them. It is part of their unique life, that makes this individual who they are.

I want to tell you the stories of these people. There are so many. Some in their early 20's, some in their 80's. Some want to tell me their story. Many wait till the end of the appointment until they feel they can trust me with their secret feelings. I have cried tears of sadness for the lovely lady whose husband left her.

I have cried tears of happiness, while my heart exploded in warmth and relief for the lady who had a wealth of support from her husband. The love of her life. Who, upon waking from her mastectomy surgery, found the most gorgeous bouquet of flowers and a letter of love and admiration at her bedside. Only then did she discover he had passed away while she was still under anaesthetic. She told me word for word, the contents of the letter which she had committed to memory. I feel a surge in my heart when ever I think of her.

My life has been touched so deeply, I wish I could tell all of their stories. The impact that the strength of these survivors has on the people they touch is profound though they would never know it. Their lives are very meaningful. They are truly a gift to all they choose to share their story with.

It is through these many experiences and ability to listen that all of Millerdale Pharmacy's Prostheses Fitters are truly **Experts®**.

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• Dust off the condenser coil & cover for winter.

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• We've said it before and we'll say it again. Toilet paper is the only item that should be flushed down a toilet. Regardless of a products' claim to be "flushable", these items do not break down sufficiently and can get caught in pipes and accumulate, creating the potential for drain blockage or back up.

• Know where your water shut off valve is. If you spring a leak, shutting off the water immediately can prevent further damage. Don't wait for the plumber to arrive to do this.

Furnaces

• Check your furnace filter monthly. There are times when your furnace will work harder and may need changing earlier than normal. Look for accumulation of dust, hair and debris. If you are not checking frequently, it's difficult to know what is normal and what excessive accumulation is. Heavily clogged filters may indicate a system problem and can cause your furnace to run less efficiently or shut off frequently for internal cooling purposes.

• Check your furnace manual for frequency of filter changes, and change as indicated.

• Schedule regular maintenance and inspections on your furnace and air conditioner. Like your car, tune ups by a professional are necessary to keep it running smoothly.



PREVENTATIVE MAINTENANCE

Our team of service technicians have collected many stories about calls that could have been avoided by some simple preventative maintenance on the plumbing, heating and cooling systems. Today we share with you some preventative maintenance tips from our team that can keep your systems running smoothly year round.

Sinks, Drains and Leaks

• Check your water bill and usage every month. An unexplained increase in water/wastewater use could suggest a water leak, a running toilet or slow dripping faucet or shower head. Early detection can save money and prevent property damage.

• Consider adding low cost screens on your drains to prevent unwanted items from going down the drain. Food particles, hair and grease along with non-flushable items are the top reasons for clogged drains.

• Tighten your spray nozzles periodically. The mobility of sprayers means they can come loose and a leak will run down the hose without you even realizing it.

• Clear out the cupboards under sinks frequently and check for damp or wet areas which may indicate a leak.



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